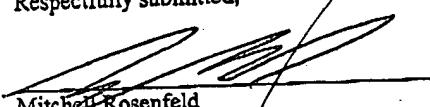have been re-written in independent form.

As for 35 U.S.C. §102 and 35 U.S.C. §103, Applicant respectfully traverses these rejections, as the Gutierrez-Sheris reference does not qualify as prior art under 35 U.S.C. §102(e). While the Gutierrez-Sheris reference claims to be a non-provisional of provisional application No. 60/174,646, the non-provisional application is not entitled to priority based upon the provisional application under 35 U.S.C. §119(e). The non-provisional was filed on April 10, 2001, which was more than one year after the provisional was filed on January 5, 2000. As a result, the priority date of the Gutierrez-Sheris reference is April 10, 2001, not January 5, 2000. Applicant's filing date is August 25, 2000, which pre-dates the priority date of the Gutierrez-Sheris reference. Accordingly, Applicant respectfully requests that the rejections under 35 U.S.C. §102 and 35 U.S.C. §103 be withdrawn.

Given that the rejections under 35 U.S.C. §112, ¶2 and 35 U.S.C. §101 have been rendered moot and the Gutierrez-Sheris reference does not constitute prior art, Applicant believes that the pending claims are allowable, and respectfully requests a Notice of Allowance for this application. Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

Please note that a new power of attorney is being filed concurrently herewith. Please direct all further communications to the undersigned attorney.

Respectfully submitted,

DATE: June 4, 2003

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MARKED UP VERSIONS OF THE CLAIMS

47. (Amended)   <u>An automated process for sending money from a first location to a second location comprising:</u>

     <u>receiving a request for a secure money transfer from a requestor;</u>

     <u>receiving information associated with a recipient for said secure money transfer;</u>

     <u>receiving information indicating an amount of said secure money transfer;</u>

     <u>transferring said amount to a secure money transfer instrument;</u>

     <u>assigning an authorization to said secure transfer instrument; and</u>

     <u>providing information enabling receipt of said secure money transfer instrument by said recipient;</u>

     <u>wherein said authorization enables said recipient to use said secure money transfer instrument; and</u>

     ~~The process of claim 46~~ wherein said secure money transfer instrument is a card for use in automated teller machines.

50. (Amended) <u>An automated process for sending money from a first location to a second location comprising:</u>

     <u>receiving a request for a secure money transfer from a requestor;</u>

     <u>receiving information associated with a recipient for said secure money transfer;</u>

     <u>receiving information indicating an amount of said secure money transfer;</u>

     <u>transferring said amount to a secure money transfer instrument;</u>

     <u>assigning an authorization to said secure transfer instrument; and</u>

     <u>providing information enabling receipt of said secure money transfer instrument by said recipient;</u>

     <u>wherein said authorization enables said recipient to use said secure money transfer instrument; and</u>

     ~~The process of claim 46~~ wherein said secure money transfer is used to transfer money from said requestor located in a first country to said recipient located in a second country, and wherein said requestor may allocate additional money to said secure money transfer instrument via a communications network.

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